HOUSING MARKET INFORMATION

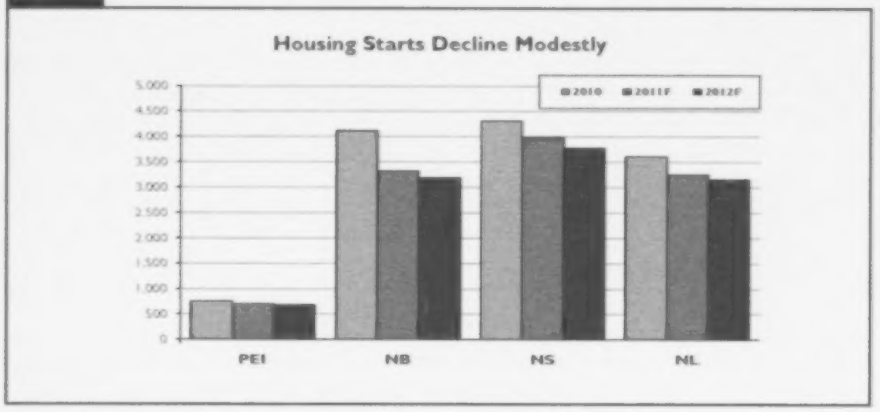
HOUSING MARKET OUTLOOK
Atlantic Region Highlights

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Second Quarter 2011

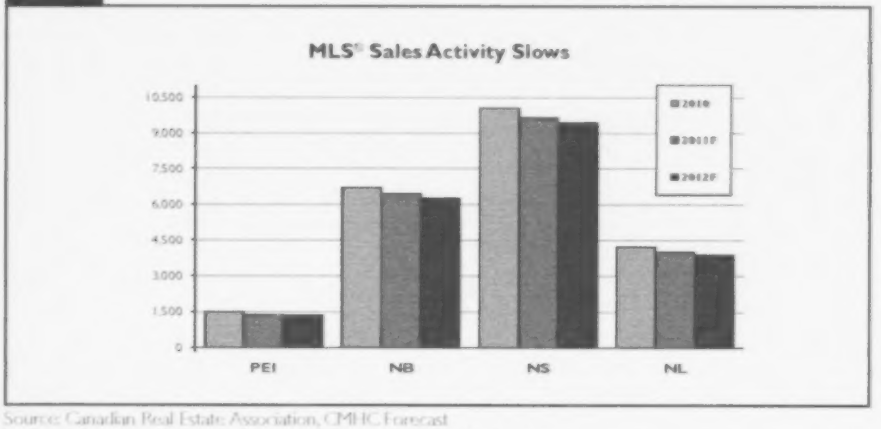
Housing Market Continues to Soften

Figure 1



Source: CMHC

Figure 2



Source: Canadian Real Estate Association, CMHC Forecast
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[1] The outlook is subject to uncertainty. Although point forecasts are presented in this publication, CMHC also presents forecast ranges and risks where appropriate. The forecasts included in this document are based on information available as of April 28, 2011.

Overview[1]

An improving economic outlook, along with historically low interest rates, will provide a solid foundation for the housing sector in 2011. However, high energy prices and moderating income growth will keep housing activity below 2010 levels.

Starts Will Decline

A pullback in housing activity following significant gains in 2010 is expected in 2011. Single starts will show a moderate drop of close to 11 per cent. Multiple starts, which saw very strong growth of over 40 per cent in 2010, are expected to decrease close to 14 per cent in 2011.

MLS® Prices Will Rise in 2011

For 2011, prices are forecast to increase across Atlantic Canada from a high of close to five per cent in Newfoundland and Labrador (NL), two per cent in Nova Scotia (NS),

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and close to one per cent in New Brunswick (NB) and Prince Edward Island (PEI).

Existing home sales are expected to decline in 2011. Sales declines will vary across Atlantic Canada from four per cent in NS and NB, close to six per cent in NL and close to eight per cent in PEI.

Economic Forecast

The economic forecast remains positive in 2011, but economic factors such as the dollar, oil prices and only moderate gains in employment will prevent economic growth from rising significantly in 2011.

For Newfoundland and Labrador, energy and mining activity continue to be the main sources of growth. Capital investment will continue to provide stimulus for the economy and this will contribute to the best outlook in Atlantic Canada. For the province, expect 3.3 per cent GDP growth in 2011 and 2.4 per cent in 2012. Additional growth will come from the province's infrastructure spending program. It is also expected that additional resource related projects will add to economic growth by the fourth quarter of 2011.

For Prince Edward Island, slower growth is expected over the forecast period. Information technology and investment in the Biosciences Sector will continue to be the focus for longer term growth for the Island economy. The aerospace industry, located mainly in the Summerside area, will also continue to expand. Economic growth is forecast at 1.3 per cent in 2011 and 1.5 per cent in 2012. Growth will be weaker as a result of a slowdown in capital spending.

For Nova Scotia, economic growth will continue to remain positive over the forecast period, but a decline in spending from energy and energy-related investment activities will result in a slowdown in the level of growth. The prospects for future growth are dependent on energy prices continuing their current upward movement. As a result, moderately positive economic growth of 1.4 and 1.6 per cent is expected in 2011 and 2012, respectively.

Over the forecast period economic growth in New Brunswick will remain the weakest. Although higher prices in the energy sector, as well as some improvement in potash prices will contribute to a rebound in exports, the economic outlook will be impacted by a reduction in capital investment. With limited economic growth and public sector fiscal restraint, the provincial jobs market is expected to trend lower over the forecast period. Moderate GDP growth of 1.1 per cent is forecast for the province in 2011 and 1.3 per cent in 2012.

Mortgage rates		
1 Year	Q1 2011	3.45
	Change from Q1 2010	-0.15
	2011 (F)	3.23
	2012 (F)	3.76
5 Year	Q1 2011	5.32
	Change from Q1 2010	-0.25
	2011 (F)	5.45
	2012 (F)	5.94

Source: Bank of Canada, CMHC Forecast
NOTE: Mortgage rate forecast is based on Q1 2011 data

Atlantic Region Economic and Housing Indicators

		Labour Market				Housing Market				
		Emp. Growth SA[2] (%)	Unemp. Rate SA[2] (%)	Average Weekly Earnings ($)		Total Starts	Single-Detached Starts	Multiple Starts	MLS® Sales	MLS® Average Price ($)
St. John's	Q1 2011	4.5	6.5	858.91	Q1 2011	241	173	68	739	$243,296
	Q1 2010	0.2	8.1	803.89	Q1 2010	246	199	47	783	$230,268
	Change[1]	4.3	-1.6	6.8%	% Change	-2.0	-13.1	44.7	-5.6	5.7
Charlottetown[1]	Q1 2011	0.9	8.3	n/a	Q1 2011	48	20	28	74	$188,554
	Q1 2010	9.0	8.4	n/a	Q1 2010	22	18	4	124	$183,438
	Change[1]	-8.1	-0.1	-	% Change	118.2	11.1	600.0	-40.3	2.8
Halifax[2]	Q1 2011	0.1	6.6	779.79	Q1 2011	517	147	370	1,185	$259,148
	Q1 2010	1.8	6.3	771.60	Q1 2010	466	216	250	1,295	$249,682
	Change[1]	-1.7	0.3	1.1%	% Change	10.9	-31.9	48.0	-8.5	3.8
Fredericton	Q1 2011	-1.1	6.8	n/a	Q1 2011	41	37	4	400	$158,973
	Q1 2010	6.5	4.9	n/a	Q1 2010	83	35	48	420	$161,994
	Change[1]	-7.6	1.9	-	% Change	-50.6	5.7	-91.7	-4.8	-1.9
Moncton	Q1 2011	0.7	8.6	723.00	Q1 2011	13	11	2	484	$150,029
	Q1 2010	-7.1	7.3	720.59	Q1 2010	104	37	67	520	$151,383
	Change[1]	7.8	1.3	0.3%	% Change	-87.5	-70.3	-97.0	-6.9	-0.9
Saint John	Q1 2011	-1.1	6.4	779.80	Q1 2011	38	23	15	330	$174,044
	Q1 2010	-2.0	7.7	752.61	Q1 2010	107	35	72	382	$168,859
	Change[1]	0.9	-1.3	3.6%	% Change	-64.5	-34.3	-79.2	-13.6	3.1
NL	Mar 11	5.7	12.4	806.87	Q1 2011	365	273	92	739	$243,296
	Mar 10	1.4	15.4	781.01	Q1 2010	436	361	75	783	$230,268
	Change[1]	4.3	-3.0	3.3%	% Change	-16.3	-24.4	22.7	-5.6	5.7
PEI	Mar 11	0.4	11.2	700.31	Q1 2011	101	49	52	221	$142,302
	Mar 10	5.3	10.5	663.11	Q1 2010	43	33	10	218	$141,916
	Change[1]	-4.9	0.7	5.6%	% Change	134.9	48.5	420.0	1.4	0.3
NS	Mar 11	-0.1	9.0	744.52	Q1 2011	725	293	432	1,924	$213,021
	Mar 10	0.5	8.4	727.26	Q1 2010	691	394	297	2,051	$209,002
	Change[1]	-0.6	0.6	2.4%	% Change	4.9	-25.6	45.5	-6.2	1.9
NB	Mar 11	-1.6	9.6	733.05	Q1 2011	142	99	43	1,305	$154,530
	Mar 10	0.6	8.6	711.80	Q1 2010	423	208	215	1,397	$154,952
	Change[1]	-2.2	1.0	3.0%	% Change	-66.4	-52.4	-80.0	-6.6	-0.3
Atlantic Region	Mar 11	0.6	10.1	774.47	Q1 2011	1,333	714	619	4,189	$196,409
	Mar 10	1.0	10.1	728.62	Q1 2010	1,593	996	597	4,449	$192,486
	Change[1]	-0.4	0.0	6.3%	% Change	-16.3	-28.3	3.7	-5.8	2.0
Canada	Mar 11	1.8	7.7	834.88	Q1 2011	33,553	12,265	21,288	103,906	$362,997
	Mar 10	0.7	8.2	813.96	Q1 2010	35,014	16,889	18,125	111,013	$336,498
	Change[1]	1.1	-0.5	2.6%	% Change	-4.2	-27.4	17.5	-6.4	7.9

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[1] Changes to the Unemployment Rate and Employment Growth represent the ***absolute*** difference between current rates and the rates for the same period in the previous year.

[2] Seasonally adjusted Labour Force data is not available for Charlottetown, Fredericton, Moncton and, therefore, raw data was used.

Source: Statistics Canada (CANSIM), CMHC (Starts and Completions Survey), CREA, [1] PEI Real Estate Association, [2] Nova Scotia Association of REALTORS®

"SA" means Seasonally Adjusted n/a: Not Available

Newfoundland Housing Market Outlook

(units and percentage change)

	2006	2007	2008	2009	2010	2011(F)	2012(F)	2011Q1	2011Q2(F)	2011Q3(F)	2011Q4(F)
Housing Starts:											
Single	1,864	2,184	2,725	2,606	2,941	2,700	2,650	3,100	2,500	2,700	2,500
%	-7.0	17.2	24.8	-4.4	12.9	-8.2	-1.9	24.0	-19.4	8.0	-7.4
Multiple	370	465	536	451	665	550	500	600	550	550	500
%	-24.9	25.7	15.3	-15.9	47.5	-17.3	-9.1	-14.3	-8.3	0.0	-9.1
Total	2,234	2,649	3,261	3,057	3,606	3,250	3,150	3,700	3,050	3,250	3,000
%	-10.6	18.6	23.1	-6.3	18.0	-9.9	-3.1	15.6	-17.6	6.6	-7.7
Existing Home Markets:											
MLS® Sales	3,537	4,471	4,695	4,416	4,236	4,000	3,900	4,504	4,000	3,800	3,700
%	10.2	26.4	5.0	-5.9	-4.1	-5.6	-2.5	20.7	-11.2	-5.0	-2.6
MLS® Average Price	139,542	149,258	178,477	206,374	235,341	247,500	252,500	246,723	250,570	250,000	242,295
%	-1.2	7.0	19.6	15.6	14.0	5.2	2.0	1.1	1.6	-0.2	-3.1

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Source: CMHC (Starts and Completions Survey), CREA

Prince Edward Island Housing Market Outlook

(units and percentage change)

	2006	2007	2008	2009	2010	2011(F)	2012(F)	2011Q1	2011Q2(F)	2011Q3(F)	2011Q4(F)
Housing Starts:											
Single	512	573	521	430	396	370	360	600	350	300	230
%	-19.2	11.9	-9.1	-17.5	-7.9	-6.6	-2.7	100.0	-41.7	-14.3	-23.3
Multiple	226	177	191	447	360	330	310	300	450	300	275
%	-0.9	-21.7	7.9	134.0	-19.5	-8.3	-6.1	-50.0	50.0	-33.3	-8.3
Total	738	750	712	877	756	700	670	900	800	600	505
%	-14.4	1.6	-5.1	23.2	-13.8	-7.4	-4.3	0.0	-11.1	-25.0	-15.8
Existing Home Markets:											
MLS® Sales	1,492	1,769	1,413	1,404	1,487	1,375	1,340	1,532	1,400	1,300	1,275
%	3.0	18.6	-20.1	-0.6	5.9	-7.5	-2.5	-1.3	-8.6	-7.1	-1.9
MLS® Average Price	125,430	133,457	139,944	146,044	147,196	148,250	149,250	145,580	147,500	152,150	147,370
%	7.0	6.4	4.9	4.4	0.8	0.7	0.7	-0.4	1.3	3.2	-3.1

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Source: CMHC (Starts and Completions Survey), CREA

Nova Scotia Housing Market Outlook

(units and percentage change)

	2006	2007	2008	2009	2010	2011(F)	2012(F)	2011Q1	2011Q2(F)	2011Q3(F)	2011Q4(F)
Housing Starts:											
Single	2,757	2,887	2,636	2,193	2,392	2,075	2,100	2,300	2,100	2,100	1,800
%	-8.4	4.7	-8.7	-16.8	9.1	-13.3	1.2	0.0	-8.7	0.0	-14.3
Multiple	2,139	1,863	1,346	1,245	1,917	1,900	1,675	1,800	2,100	1,900	1,800
%	21.2	-12.9	-27.8	-7.5	54.0	-0.9	-11.8	12.5	16.7	-9.5	-5.3
Total	4,896	4,750	3,982	3,438	4,309	3,975	3,775	4,100	4,200	4,000	3,600
%	2.5	-3.0	-16.2	-13.7	25.3	-7.8	-5.0	5.1	2.4	-4.8	-10.0
Existing Home Markets:											
MLS® Sales	10,697	11,857	10,869	10,021	10,036	9,650	9,450	9,876	10,000	9,900	8,825
%	-2.3	10.8	-8.3	-7.8	0.1	-3.8	-2.1	-4.4	1.3	-1.0	-10.9
MLS® Average Price	168,614	180,989	189,932	196,690	206,186	211,000	214,000	212,048	210,850	211,000	210,000
%	5.9	7.3	4.9	3.6	4.8	2.3	1.4	0.3	-0.6	0.1	-0.5

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Source: CMHC (Starts and Completions Survey), CREA

New Brunswick Housing Market Outlook

(units and percentage change)

	2006	2007	2008	2009	2010	2011(F)	2012(F)	2011Q1	2011Q2(F)	2011Q3(F)	2011Q4(F)
Housing Starts:											
Single	2,445	2,733	2,519	2,154	2,068	1,830	1,800	1,300	1,750	2,175	2,100
%	-8.3	11.8	-7.8	-14.5	-4.0	-11.5	-1.7	-35.0	34.6	24.3	-3.4
Multiple	1,640	1,509	1,755	1,367	2,033	1,490	1,385	200	2,150	2,000	1,600
%	26.7	-8.0	16.3	-22.1	48.7	-26.7	-7.0	-91.3	975.0	-7.0	-20.0
Total	4,085	4,242	4,274	3,521	4,101	3,320	3,185	1,500	3,900	4,175	3,700
%	3.2	3.8	0.8	-17.6	16.5	-19.1	-4.1	-65.1	160.0	7.1	-11.4
Existing Home Markets:											
MLS® Sales	7,125	8,161	7,555	7,003	6,702	6,425	6,265	6,932	6,400	6,300	6,075
%	4.2	14.5	-7.4	-7.3	-4.3	-4.1	-2.5	5.3	-7.7	-1.6	-3.6
MLS® Average Price	126,864	136,603	145,762	154,906	157,240	159,500	161,500	157,533	159,950	161,000	159,500
%	5.2	7.7	6.7	6.3	1.5	1.4	1.3	0.5	1.5	0.7	-0.9

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Source: CMHC (Starts and Completions Survey), CREA

Atlantic Region - Housing Forecast Ranges

	2011			2012		
	Point Forecast	High Forecast	Low Forecast	Point Forecast	High Forecast	Low Forecast
Newfoundland						
Housing Starts	3,250	3,500	3,000	3,150	3,425	2,875
Multiple	550	600	500	500	550	450
Single	2,700	2,900	2,500	2,650	2,875	2,425
MLS® Sales	4,000	4,250	3,750	3,900	4,200	3,600
MLS® Average Price ($)	247,500	252,500	242,500	252,500	257,500	247,500
Prince Edward Island						
Housing Starts	700	760	640	670	740	600
Multiple	330	360	300	310	345	275
Single	370	400	340	360	395	325
MLS® Sales	1,375	1,450	1,300	1,340	1,430	1,250
MLS® Average Price ($)	148,250	149,500	147,000	149,250	151,000	147,500
Nova Scotia						
Housing Starts	3,975	4,300	3,650	3,775	4,150	3,400
Multiple	1,900	2,050	1,750	1,675	1,850	1,500
Single	2,075	2,250	1,900	2,100	2,300	1,900
MLS® Sales	9,650	10,100	9,200	9,450	10,000	8,900
MLS® Average Price ($)	211,000	213,000	209,000	214,000	216,500	211,350
New Brunswick						
Housing Starts	3,320	3,580	3,060	3,185	3,495	2,875
Multiple	1,490	1,605	1,375	1,385	1,520	1,250
Single	1,830	1,975	1,685	1,800	1,975	1,625
MLS® Sales	6,425	6,750	6,100	6,265	6,630	5,900
MLS® Average Price ($)	159,500	161,000	158,000	161,500	163,500	159,600
Canada						
Housing Starts	179,500	192,200	166,600	185,300	207,500	163,200
Multiple	96,800	103,300	91,000	98,500	107,200	86,700
Single	82,700	88,900	75,600	86,800	100,300	76,500
MLS® Sales	452,100	480,000	429,500	461,300	511,900	410,000
MLS® Average Price ($)	361,100	374,300	347,700	364,200	385,000	349,500

Source : CMHC

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Atlantic Region Housing Forecast - New Construction

	Housing Starts	2010	2011(F)*	% chg (2010/2011)	2012(F)*	% chg (2011/2012)	YTD 2011**	YTD 2010**	% chg (2010/2011)
St. John's	Single-Detached	1,479	1,175	-20.6	1,170	-0.4	173	199	-13.1
	Multiple	337	300	-11.0	250	-16.7	68	47	44.7
	Total	1,816	1,475	-18.8	1,420	-3.7	241	246	-2.0
Charlottetown	Single-Detached	250	250	0.0	225	-10.0	20	18	11.1
	Multiple	268	250	-6.7	250	0.0	28	4	600.0
	Total	518	500	-3.5	475	-5.0	48	22	118.2
Halifax	Single-Detached	1,039	900	-13.4	950	5.6	147	216	-31.9
	Multiple	1,351	1,510	11.8	1,305	-13.6	370	250	48.0
	Total	2,390	2,410	0.8	2,255	-6.4	517	466	10.9
Fredericton	Single-Detached	370	350	-5.4	330	-5.7	37	35	5.7
	Multiple	324	290	-10.5	280	-3.4	4	48	-91.7
	Total	694	640	-7.8	610	-4.7	41	83	-50.6
Moncton	Single-Detached	462	430	-6.9	400	-7.0	11	37	-70.3
	Multiple	938	740	-21.1	660	-10.8	2	67	-97.0
	Total	1,400	1,170	-16.4	1,060	-9.4	13	104	-87.5
Saint John	Single-Detached	345	320	-7.2	300	-6.3	23	35	-34.3
	Multiple	308	160	-48.1	150	-6.3	15	72	-79.2
	Total	653	480	-26.5	450	-6.3	38	107	-64.5

Source: CMHC (Starts and Completions Survey)
(F) = CMHC Forecast
* Although point forecasts are provided in this table, please refer to the "Housing Forecast Range" table to get the relevant ranges.
** YTD = January - March

Atlantic Region Housing Forecast - Resale Market									
		2010	2011(F)*	% chg (2010/2011)	2012(F)*	% chg (2011/2012)	YTD 2011**	YTD 2010**	% chg (2010/2011)
St. John's	MLS® Sales(#)	3,470	3,350	-3.5	3,200	-4.5	739	783	-5.6
	MLS® Avg. Price ($)	251,191	263,000	4.7	268,500	2.1	243,296	230,268	5.7
Charlottetown[1]	MLS® Sales(#)	611	500	-18.2	475	-5.0	74	124	-40.3
	MLS® Avg. Price ($)	179,813	185,000	2.9	189,000	2.2	188,554	183,438	2.8
Halifax[2]	MLS® Sales(#)	5,766	5,700	-1.1	5,700	0.0	1,185	1,295	-8.5
	MLS® Avg. Price ($)	251,116	258,000	2.7	263,000	1.9	259,148	249,682	3.8
Fredericton	MLS® Sales(#)	2,086	2,000	-4.1	1,950	-2.5	400	420	-4.8
	MLS® Avg. Price ($)	165,175	172,000	4.1	175,000	1.7	158,973	161,993	-1.9
Moncton	MLS® Sales(#)	2,402	2,300	-4.2	2,250	-2.2	484	520	-6.9
	MLS® Avg. Price ($)	152,251	154,500	1.5	155,750	0.8	150,029	151,383	-0.9
Saint John	MLS® Sales(#)	1,751	1,625	-7.2	1,550	-4.6	330	382	-13.6
	MLS® Avg. Price ($)	171,104	170,000	-0.6	171,500	0.9	174,044	168,859	3.1

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Source: CREA, [1] PEI Real Estate Association, [2] Nova Scotia Association of REALTORS®
(F) = CMHC Forecast n/a: Not Available

* Although point forecasts are provided in this table, please refer to the Housing Forecast Range table at the end of this report to get the relevant ranges.

** YTD = January - March

Atlantic Region Housing Forecast - Rental Market				
	Vacancy Rate		Average Rent 2-Bedroom Units	
	Oct 2010	Oct 2011(F)	Oct 2010	Oct 2011(F)
St. John's	1.1	1.3	725	775
Charlottetown	2.3	4.0	731	740
Halifax	2.6	2.8	891	920
Fredericton	2.6	3.2	734	750
Moncton	4.2	4.8	691	710
Saint John	5.1	5.5	645	650
Canada[1]	2.9	2.5	n/a	n/a

Source: CMHC Fall Rental Market Survey
(F) = CMHC Forecast
[1] All centres 100,000+

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Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 65 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable housing solutions that will continue to create vibrant and healthy communities and cities across the country.

For more information, visit our website at www.cmhc.ca

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.
Outside Canada call 613-748-2003 or fax to 613-748-2016.

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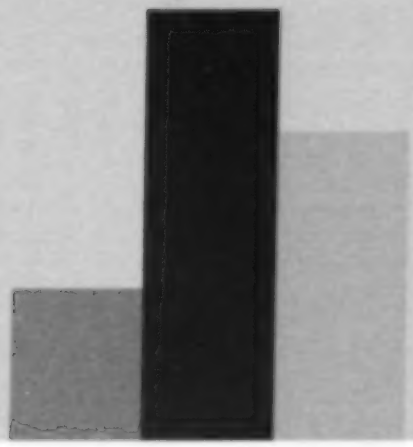

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- Housing Market Outlook, Highlight Reports – Canada and Regional
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- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
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